



# City of Lowell Employees

**Colonial Life**  
The benefits of good hard work.™

## Thank you for your service!

These programs are offered  
though payroll deduction to  
all benefit eligible city  
employees.

Call now to get more info,  
apply, or schedule an  
appointment.

**1-800-833-3429**

scott.curtis@coloniallifesales.com



[www.coloniallife.com](http://www.coloniallife.com)

**Short Term Disability Insurance**- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability. **Maternity benefits included!** Spouse coverage available. Call for rates, applications, and questions.

**Accident Insurance**-**EVERYONE QUALIFIES\*** Initial treatment benefit of \$125! Helps offset unexpected medical expenses, like deductibles and co-pays that can result from a breaks, dislocations, or many other covered accidental injuries. Great for families! 24 hour protection for on and off job injuries. Under \$5/week.

**Cancer and Critical Illness Insurance**- Pays \$5,000-\$75,000 (you select the amount) in the event of a Heart Attack, Stroke, Cancer, Major organ failure, End stage renal failure (dialysis), Coma, Blindness or Paralysis. Benefits for subsequent diagnosis too. Call for rates.

**Medical Bridge Insurance**-Can help by paying benefits for covered hospitalizations. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days. Great maternity benefits! Rates average \$3-\$6 per week. Family options available.

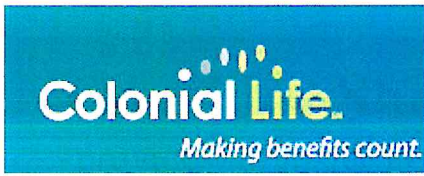
**Life Insurance**- You own these plans, and they travel with you at locked in rates/benefits if you leave employment. Whole life plans provide lifetime coverage with rates that never increase, and predictable cash value. Spouse and child coverage available. Great for peace of mind, final expense, mortgage protection, etc. Call for a free evaluation.

### \* Important features of Colonial Life's coverage:

- Plans are payroll deducted and benefits are paid directly to you.
- You can continue coverage with no increase in premium when you retire or change jobs.
- Plans pay benefits regardless of any other insurance you may have with other companies.
- Most plans offer coverage for your spouse and dependent children.

\*Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.





# All City of Lowell Employee's **NEED MATERNITY BENEFITS?**

## **Consider Short Term Disability Insurance:**

provides for maternity up to 5 weeks paid for a normal delivery and up to 7 weeks for a C-Section\*. Complications of pregnancy can also be covered.

**Average maternity benefits are between \$2,500 - \$4,900!**

### **It's simple:**

1. Contact your Colonial agents below **before** pregnancy if possible.
2. Sign-up for the Disability plan over the phone at the number below.
3. Once you give birth complete the claim form to apply for the benefit.

This coverage is directly deducted from your paycheck and can go with you if you leave employment. Spouse disability and maternity benefits are available even if the spouse is not working for your employer. Rates never go up!

**Please Contact Your Benefits Specialist for Applications, Rates, or Info:**

**Christine Hanley & Scott Curtis**  
**Benefits Specialists**

**1-(800)-833-3429**

**[scott.curtis@colonialLifesales.com](mailto:scott.curtis@colonialLifesales.com)**

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\* Must have policy in force for 9 Months Before giving birth to qualify for Maternity benefits Maternity benefits are for women giving birth only. Some employees may not qualify.